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OMB No. 0661-0011 (12/31/86)

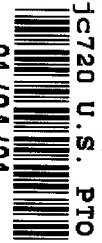
PATENT APPLICATION TRANSMITTAL LETTER

Docket Number: 24482/002

TO THE COMMISSIONER FOR PATENTS:

Transmitted herewith for filing is the patent application of David B. Swentor for an INTEGRATED FULL SERVICE EMPLOYER AND EMPLOYEE SYSTEM AND A METHOD FOR ACCESSING ACCOUNTS

Enclosed are:



JC 28 sheets formal drawings containing Figs. 1 through 26;  
U.S. PTO form 1449, IDS, /w copy of cited references;  
combined declaration and power of attorney;

JC 971 U.S. PTO  
09/754929  
01/04/01

CLAIMS AS FILED

	NUMBER FILED	NUMBER EXTRA	RATE	BASIC FEE
BASIC FEE			\$710	\$ 710.00
TOTAL CLAIMS	11	20	x\$18	
INDEPENDENT CLAIMS	1	3	x\$80	
MULTIPLE DEPENDENT CLAIM PRESENT	—		\$270	

\*Number extra must be zero or larger

TOTAL \$

If applicant is a small entity under 36 CFR 1.9 and 1.27,  
then divide total fee by 2, and enter amount here.

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Check in the amount of \$355 to cover the filing fee is enclosed.

The Commissioner is hereby authorized to charge and credit Deposit Account No.        as described below. I have enclosed a duplicate copy of this sheet.

Charge the amount of \$ \_\_\_\_\_ as filing fee.

Credit any overpayment.

Charge any additional filing fees required under 37 CFR 1.16,

for this filing, and/or

for later presentation of extra claims.

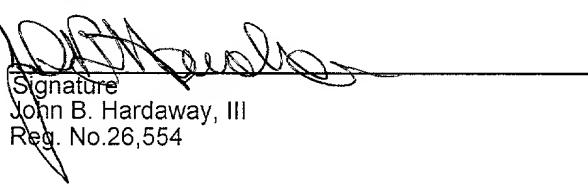
Charge any patent application processing fees under 37 CFR 1.17,

for this filing only, or

during pendency of this application.

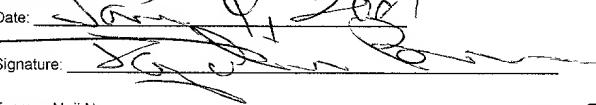
Charge the issue fee set in 37 CFR 1.18 at or before mailing of the Notice of Allowance, pursuant to 37 CFR 1.31 1(b).

January 4, 2001  
Date

  
Signature  
John B. Hardaway, III  
Reg. No.26,554

I hereby certify that this paper or fee is being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated below and addressed to the Assistant Commissioner for Patents, Washington, DC 20231

Date: 01/04/01

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01/04/01

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